

03292.101970.5

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	:	Examiner: John D. Scarito
Tracey R. Thomas	)	
	:	Art Unit: 4172
Application No.: 10/709,707	)	
	:	Confirmation No.: 3706
Filed: May 24, 2004	)	
	:	
For: PAY YOURSELF FIRST LOYALTY	)	February 5, 2008
SYSTEM AND METHOD	:	

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action dated November 5, 2007, please amend the above-identified application as follows.